

Ex A

(11 OF 14)

MPA011070864

Calling the BOMB SQUAD

by Sean Armstrong

Hi, Bob. Do you remember that life insurance policy I sold you in 1984? Yeah, back when Bobby Jr. was in little league. Anyway, you know how I said you'd be able to stop paying premiums in 10 years. Well, it's going to be a little longer than that. Ah—actually, quite a bit longer. Could be as much as 10 years. Oh, by the way, did Bobby's baseball scholarship come through?"

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It's a financial adviser's nightmare: You felt comfortable projecting a 10-year vanish on your client's whole life policy when you sold it. It all made sense. You'd heard the mantra a hundred times, "This company has not lowered its dividends in 50 years." Well, times have changed drastically, and if you're an agent or a company executive and you have clients who bought life insurance thinking their premiums were going to go away, you may be sitting on a time bomb.

Forget about NAIC regulations and "plain English" illustrations. The real problem is potentially more damaging. Although one company is going to spend \$10 million to contact policyholders throughout the country, the industry has failed to alert thousands of other customers who can't hear the time bomb ticking. It's impossible to tell how many cases there are, but the wide popularity of the vanishing premium concept in the mid-to late-1980s, coupled with the fact that the typical vanish period was between seven and 10 years, paints a disturbing picture. Today, that same premium is unlikely to "vanish" before the 12th and, sometimes, the 18th year or longer.

Unfortunately, what began as a simple and understandable concept in the marketing department of now-defunct Executive Life Insurance Co., Los Angeles, mutated in the heat of competition. Then technology set the monster loose. Able to generate illustrations from their personal computers, agents caught ledger fever. What started as agent abuse became part of built-in policy mechanics. It got to the point where agents could be misleading even if they were going by the book. "I don't think companies paid much attention to this as a big lie," says Roger Heath, a principal at Towers Perrin's insurance general management consulting practice, Dallas.

The high inflation of the 1970s began to ebb toward the end of the decade. Interest rates peaked in 1982 and began declining steadily. Because of a lag effect on company investment returns,

it took agents and companies several years to digest the fact that rates would no longer continue their steady uphill climb. "We were all kind of in a period of blissful unawareness," says Richard Weber, chairman of the American Society of CLU & ChFC's life insurance illustration questionnaire task force. "And everyone's shocked when, in 1987, Northwestern Mutual lowers its dividend scale. In 1988, a few more companies lowered their dividends. Everyone was in shock."

As with other interest-sensitive products, a small adjustment in an interest rate will amplify over time, resulting in an enormous difference between reality and expectations. It's the derivatives debacle on a personal scale. But many agents reacted to the news by ignoring the problem, according to Weber. Many, according to Heath, simply went on plugging the same high interest rates into their illustrations.

When they began to get a grasp of the problem, agents were confused and anxious. "I think that troubled a lot of us. The idea of going back to clients and having to say 'remember that illustration we looked at? Well it didn't work out,'" says Weber. Ideally, agents would have clearly explained that an illustration was not a guarantee. However, perhaps out of ignorance, or to keep the sales pitch

simple, agents misled their clients. "Now we've got to go back and say those things," says Weber "and it's embarrassing and we're concerned about getting blamed and concerned about letting down clients."

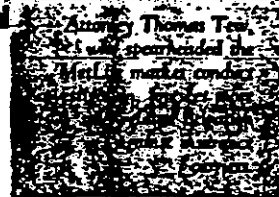
Thomas Wolfe, a well-known agent and author who echoed these concerns in a speech delivered at the American Society of CLU & ChFC's annual meeting in October. He said there is a huge amount of life insurance sold using the vanishing premium concept, that's just waiting to blow up. Companies most at risk are the ones that aggressively push the vanishing premium concept in their sales

efforts. Wolfe says agents lack support from carriers in their effort to contact unwitting policyholders. Many carriers have directed their agents to conduct in-force reviews, but

most have not made it mandatory.

Weber says the only company that's developed a program to that effect is Manulife Financial of Toronto. According to John Barr, in-force management director, Manulife plans to visit each of its 35,000 policyholders in the United States by December 1995. The goal of the project, with an estimated price tag of \$10 million, is to explain the effect of lower interest rates on each customer's policy. "We know the majority of the policies were sold on a vanish basis," Barr says. "In many cases, we do have some original illustrations on them. We plan to use them and go from there."

Even at Manulife, the effort is just beginning. "There's a lot of business out there where the client hasn't been contacted yet," says Weber. Delivering the news is not going to be easy. Agents have to prepare themselves psychologically for a hostile situation. "There is going to be anger," he says. But the reality is: If agents or company representatives don't make the call, no matter how ugly the conversation may turn out to be—they may soon be hearing from angry customers, or worse yet, their lawyers.



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Attorney Thomas Tew of Tew & scia-Pedrosa, who masterminded a massive lawsuit against Metropolitan Life Insurance Co., New York, and its agents, costing the company more than \$20 million in fines, says the environment has changed. A recent case illustrates the threat. In October, an Alabama state judge upheld a jury award of \$25.4 million against Prudential from a couple who claimed they were defrauded by the company and one of its former agents. In the suit, the plaintiffs, Leslie and Rebecca Gallant of Eufala, alleged that agent Charlie Whitley told them their policy would be paid up in 10 years. They later found out that payments would be due for the rest of their lives. After the MetLife case, Tew says he's been getting a lot of phone calls, the majority of which are from companies seeking to insulate themselves from similar lawsuits.

When companies turn to their nemesis for advice, it's a good indication they're scared. Of course, all company approved illustrations include footnotes explaining that they are based on many non-guaranteed performance variables and that, technically, a premium will be due as long as the policyholder lives. "The courts are not looking so much to the contract," says Weber. "They're saying, 'What was the substance of what was communicated to this client, not only in the contract but in the illustration.'"

Because of the agents' autonomy in the sales process, companies have no way of knowing how the product was presented. The safest sales pitch would point out that illustrations are not predictions of future performance, Weber says. Rather they are meant to show a policyholder how his pattern of premium payments and the carrier's future experience might interact. Weber demonstrates the dangerous approach: "There are eight premiums here and don't worry about all that footnote stuff. This company has never decreased its

dividend scale. I can tell you, what's in my illustration is conservative. It's not aggressive." In response to the dangerous example, Weber says, "I think you've got yourself a lawsuit there."

Despite the growing risk of legal action, the typical insurance company, according to Heath, is not giving this problem the attention it should. Now that time has elapsed, Heath says he's starting to see big lawsuits like the one in Alabama. He says he gets one or two calls a month from consumer plaintiffs looking for advice. He also gets one or two calls a month from insurance companies asking for litigation support.

ALERTING POLICYHOLDERS

Some companies still don't know there's a problem, according to Heath. Customers are unaware that if they have stopped paying premiums in accordance with the illustrated plan, the policy may be headed toward a lapse. It's a slow process that won't show up on in-force statements. They may not know there's a problem until they get a termination notice in the mail. A lot depends on how a company's service department works, according to Heath. But the situation may be out of control. "Insurance companies have

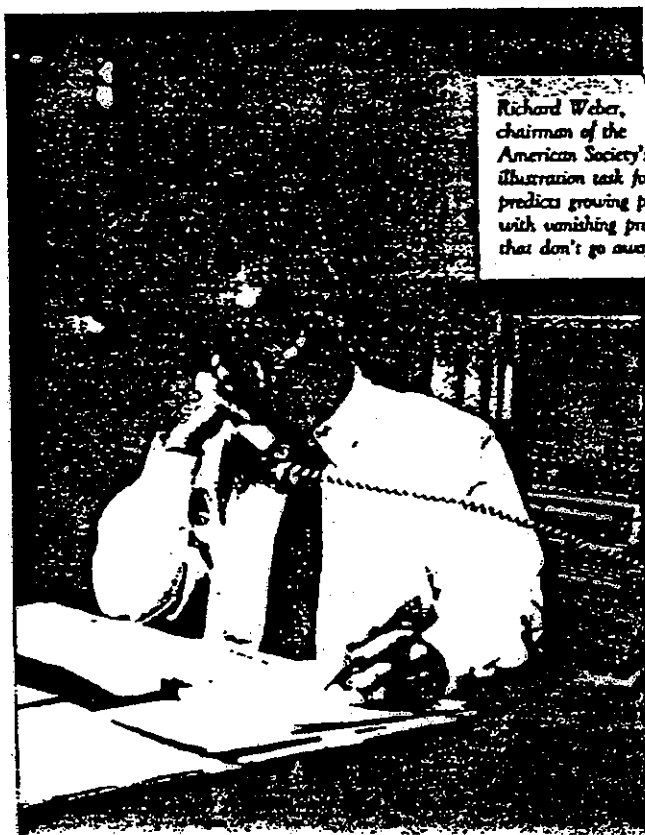
let attorneys who are rabble rousing create expectations for large punitive damages," he says.

According to Tew, there has been no major change in the underlying liability inherent in illustrations. What's changed, he says, is an awareness among policyholders that certain illustrations may be suspect and that they may have been exploited by an unscrupulous agent. "There is a growing consumer awareness that they ought to be a little more skeptical," he says. "The premium isn't vanishing. The policy is cannibalizing itself."

Tew says new attention to compliance within companies and the government is being driven by lawsuits. "Do you think we would have this reform if there weren't lawsuits like this? I don't think so." He foresees more cases like the Gallants'. He says companies are handicapped by tension between management and company marketing departments. "No one wants to tell marketing the bad news," he says. And it is bad news for salespeople. As in MetLife's case, a sweeping overhaul of compliance procedures and sales practices can severely curtail sales. Tew says sometimes the only person who can deliver that news is an outsider.

Policyholders are equally in the dark. The annual statement they get from their insurance companies showing cash values and dividends doesn't tell policyholders what they need to know.

Many people who bought insurance in the mid-80s with the expectation that they would pay eight or 10 premiums have no way of knowing that number has probably gone up to between 12 and 18 premium payments, according to Weber. "The customer gets the premium notice, and they say, 'Wait a minute, I wasn't supposed to pay this,' and they call the company and they call the agent," says Weber. "And, of course, the company has no idea what the custom-



Richard Weber, chairman of the American Society's illustration task force, predicts growing problems with vanishing premiums that don't go away.

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Marketing Communications
MetLife Individual Sales

Re Accelerated Payment (AP) Arrangement Customer
Communications

To The Field Force

Effective, timely communication is an important component of customer service. The AP Natural Work Team, representing key business units within the Individual Life Insurance and MetLife Individual Sales organizations, has made communicating how the AP arrangement works to our policyholders on a proactive basis one of its primary goals.

As part of an ongoing, multi-level customer communications strategy developed by the work team, a series of customer letters was created in March to automatically update policyholders about any change in the status of their AP arrangements or to inform them when their policies become eligible for this arrangement. These letters are being mailed to AP policyholders as circumstances warrant.

On December 28, new policyholder correspondence will be available to cover additional situations that may affect the AP arrangement. The first set of letters, AP-1A through AP-1F, will let the policyholder know that as a result of certain actions, such as a policy withdrawal or failure to pay loan interest, there will not be a sufficient amount of accumulated dividends to pay the premiums via AP for the life of the policy. The letters will pinpoint the specific policy anniversary year -- based on our current dividend scale -- when the dividend balance will become insufficient.

The second set of letters, AP-2A through AP-2F, are more urgent in nature. These letters inform the policyholder that as a result of his or her recent policy transaction, there are no longer enough accumulated dividends to pay the policy's next premium using the AP arrangement. As a result, the policyholder must resume making out-of-pocket premium payments.

Both sets of letters have been installed on the Daily Reports System in Scranton and will be sent to policyholders

(See Reverse Side)

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MetLife Individual Sales

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on an as-needed basis. You will not receive copies of these letters as they are sent to your clients, but you will be notified via the Accelerated Payment Arrangement Report on SONIC.

A copy of the AP Arrangement Report can be obtained by having a sales support associate access the Administrative Transactions Menu, 03 Print Reports Selection Menu, and key in selection 14, Accelerated Payment Arrangement Report.

This report will also automatically print for the entire office through normal print manager facilities, and correspondence activity will be reported on separate pages for each Field Representative Number.

Attached are copies of each of these new customer letters. Each letter has an alpha-numeric code in the bottom right-hand corner that corresponds to its identification on the AP Arrangement Report. A sample of how the letters will be listed on the AP Arrangement Report is also attached.

Watch for additional announcements concerning future enhancements and activities planned by the AP Natural Work Team.

If you have any questions regarding this new policyholder correspondence or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, Individual Life Insurance, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, Marketing Communications, MetLife Individual Sales, in the Bridgewater office at (908) 253-1122.

December 28, 1995

Attachments

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9507T84 (exp1196)MLIC-LD

AP Arrangement Report

<u>Version</u>	<u>Description</u>
1A	LOAN-AP TIL 2000
1B	LOAN-AP TIL 2000
1C	LOAN-AP TIL 2000
1D	LN-CAP/AP TIL 00
1E	DV WTH-AP TIL 00
1F	PUAR WTH-AP 2000
2A	LOAN-AP INSUFF
2B	LOAN-AP INSUFF
2C	LOAN-AP INSUFF
2D	LN/CAP/AP INSUFF
2E	DV WTH-AP INSUFF
2F	PUAR WTH-AP INSF

Note:

Six of the above SONIC messages show a "year" in their one-list description which refers directly to information in the policyholder letter. These letters have been sent to policyholders to inform them that, based on the current dividend scale, it is anticipated that the AP arrangement will continue paying annual premiums until the policy anniversary in the year shown. At that time, the policyholder may have to begin making out-of-pocket premium payments again.

In the examples shown above for AP letters 1A, 1B, 1C and 1F, that year is "2000." The SONIC Report descriptions for these particular AP letters will always show the four-digit year -- for example, 1995, 1998, 2000, 2001.

In the examples shown above for AP letters 1D and 1E, the year "2000" is shown as "00." Due to space restrictions, the descriptions for these letters will indicate the year by the last two digits -- "95" for "1995," "98" for "1998," "01" for "2001," and so on.

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er is talking about." Weber cites one case where a customer found out he would have to pay 32 annual premiums, when the illustrated projection was nine. The problem, warns Weber, is huge. "There isn't a single illustration that was based on current assumptions in 1985 through 1989 that is going to come true."

Not sure who's to blame, companies haven't decided whether they or their agents should be breaking the bad news. In many cases, they realize that they need the agents' cooperation. Agents have information the carrier doesn't. They know how the sales pitch was made. "So I think there's a turf disagreement as to who should be doing what," says Weber. Agents claim they are not getting enough support from the companies. But the carriers might not think they're getting the cooperation they need from agents. Or the information may simply not be there: With agents leaving the business all the time, there are a lot of orphan policyholders who may not know their coverage is about to vanish.

CREATING POSITIVE SPIN

There is a way to put a positive spin on this difficult situation. Weber cites one agent who handled it this way: "Five years ago," he said to the client, "we identified the estate liquidity need, and you were delighted to be able to solve that problem for 20 cents on the dollar. There was no other

product or investment you could make that could solve your problem so inexpensively. Now I'm coming back to you today, and it's going to cost you 30 cents on the dollar. It's still a good deal. There still isn't anything that comes close to doing what you need it to do when you need to do it for as low a price, even though that price tag has gone up substantially."

Beyond dumping more money into the contract, reactivating a vanished premium or reducing face amounts, Manulife policyholders may opt for underwriting-free conversions to certain term or variable life products. Of course, conversion to term involves using the cash value in a permanent policy to pay premiums for a non-permanent one. With the variable option, policyholders—by taking on the policy's investment risk—may be able to achieve the originally projected performance.

Weber has conducted focus groups with dozens of policyholders who owned substantial amounts of life insurance. In a mock-up of a communication to policyholders, researchers explained that the amount of premiums

they had expected to pay was now going to increase substantially. "The reactions we got from them," he says, "were a valuable learning experience. The first lesson: A customer is never happy about bad news. But they are much more accepting of it when it comes

from the person who sold them the policy." The other extreme, according to Weber, is that they are angriest when bad news comes from an impersonal letter from some president whose name is scrawled by a machine at the bottom of the page. "That was important for us because we were about to do a mail campaign, and what

that told us was no, it's got to be face-to-face contact," he says.

The other lesson was that customers want to hear the bad news as soon as the agent knows it. And they want to know specifically how it affects them. The agent has to go to the client, explain the impact and then help the client determine whether the original needs still exist. There is a reason why that may not still exist: That client may have bought a lot of insurance with anticipation of a lot of inflation, which would increase the value of their estate along with their future tax liability. "If inflation didn't continue, it's not clear. Maybe they don't need so much insurance any longer," says Weber. Perhaps that client's solution is to reduce the number of premium payments to the original number by decreasing the death benefit. "This may not be appropriate for everyone, but we certainly have seen it," says Weber.

The end result, according to Weber, is a new way of looking at life insurance. Trying to teach agents and brokers that a life insurance policy is simply another asset that has to be managed. When I came into the business in 1985, it was still true that when you bought life insurance, you bought it, you signed the paperwork and you put it in a place, and you never looked at it again. You can't do that anymore. Too much has happened in the last 15 years. Agents vanish, companies vanish, premium does not vanish."

"There isn't a single illustration that was based on current assumptions in 1985 through 1989 that is going to come true."

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Sales Office / Agency:

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HOMETOWN NY 12345

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1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

Re 013 456 789 MS

Policy Number

JOHN Q POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know how your recent loan, which included borrowing against your dividend balance, affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you increase your policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Tim Thomas

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HOMETOWN NY 12345

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Re 023 456 789 A
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know how your recent loan, which included borrowing against your Paid-Up Additions Rider, affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you increase your policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

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MP4011070873

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 033 456 789 MS
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know how your recent loan, which included borrowing against your dividend balance and Paid-Up Additions Rider, affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you increase your policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

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Tim Thomas

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OR THE TELEPHONE
NUMBER ABOVE.

Re 043 456 789 M

Policy Number

JOHN Q POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know how your recent nonpayment of loan interest, which has been added to your outstanding loan, affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you increase your policy loan, fail to pay loan interest, withdraw from policy values, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

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Peggy Clark

CASH/LOAN/DIVIDEND/MATURITIES
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MP4011070875

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 063 456 789 M
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know how your recent withdrawal from your Paid-Up Additions Rider affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you make additional withdrawals from policy values, take a policy loan, fail to pay loan interest, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Tim Thomas

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Re 053 456 789 M
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know how your recent dividend withdrawal affects the Accelerated Payment (AP) arrangement.

Based on our current dividend scale, it is anticipated that the AP arrangement will only continue paying the annual premiums until your policy anniversary in 2000. At that time you may have to begin making out-of-pocket premium payments again.

Since the current dividend scale is not guaranteed for the future, it is important to remember that any fluctuation in future dividend scales may change this date. An increase in dividends could result in a later date while a decrease in dividends could result in an earlier date.

Please keep in mind that certain transactions can impact, or even terminate, your AP arrangement. For example, if you make additional withdrawals from policy values, take a policy loan, fail to pay loan interest, change your dividend option, or change your frequency of payment to other than annual, you may need to resume out-of-pocket premium payments even sooner.

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JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 073 456 789 MS

Policy Number

JOHN Q POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that as a result of your recent loan, which included borrowing against your dividend balance, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Peggy Clark

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AP-2A

MP4011070877



700 QUAKER LANE PO BOX 300
WARWICK, RI 02887-0300

Questions:

Contact your MetLife
Representative:

800-638-5000

Sales Office / Agency:

D41/023

FOR QUESTIONS OR
SERVICE, PLEASE CALL
1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 083 456 789 A

Policy Number

JOHN Q POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that as a result of your recent loan, which included borrowing against your Paid-Up Additions Rider, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Peggy Clark

CASH/LOAN/DIVIDEND/MATURITIES
METLIFE CUSTOMER SERVICE CENTER - TULSA
DEC 05, 1995

CONFIDENTIAL

AP-2B

MP4011070878

Thank you
for
insuring
with
MetLife



700 QUAKER LANE PO BOX 300
WARWICK, RI 02887-0300

Questions?

Contact your MetLife
Representative:
800-638-5000
Sales Office / Agency:
D41/023

FOR QUESTIONS OR
SERVICE, PLEASE CALL
1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 093 456 789 A
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know that as a result of your recent loan, which included borrowing against your dividend balance and Paid-Up Additions Rider, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Tim Thomas

POLICY DISBURSEMENTS & ADMINISTRATION
METLIFE CUSTOMER SERVICE CENTER - WARWICK
DEC 05, 1995

CONFIDENTIAL

Thank you
for
insuring
with
MetLife.

AP-2C

MP4011070879



700 QUAKER LANE PO BOX 300
WARWICK, RI 02887-0300

Questions?

Contact your MetLife
Representative:
800-638-5000
Sales Office / Agency:
D41/023

FOR QUESTIONS OR
SERVICE, PLEASE CALL
1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 103 456 789 M
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know that as a result of your recent nonpayment of loan interest, which has been added to your outstanding loan, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Tim Thomas

POLICY DISBURSEMENTS & ADMINISTRATION
METLIFE CUSTOMER SERVICE CENTER - WARWICK
DEC 05, 1995

CONFIDENTIAL

Thank you
for
insuring
with
MetLife.

AP-20

MP4011070880



700 QUAKER LANE PO BOX 300
WARWICK, RI 02887-0300

Questions ?

Contact your MetLife
Representative:
800-638-5000
Sales Office / Agency:
D41/023

FOR QUESTIONS OR
SERVICE, PLEASE CALL
1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

MP4011070881

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 113 456 789 PR
Policy Number

JOHN Q POLOWNER
Name of Insured

Dear Policyowner

We are writing to let you know that as a result of your recent dividend withdrawal, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Peggy Clark

CASH/LOAN/DIVIDEND/MATURITIES
METLIFE CUSTOMER SERVICE CENTER - TULSA
DEC 05, 1995

CONFIDENTIAL

Thank you
for
insuring
with
MetLife.

AP-ZE



700 QUAKER LANE PO BOX 300
WARWICK, RI 02887-0300

Questions ?

Contact your MetLife
Representative:

800-638-5000

Sales Office / Agency:
D41/023

FOR QUESTIONS OR
SERVICE, PLEASE CALL
1-800-MET-5000
(1-800-638-5000)
OR THE TELEPHONE
NUMBER ABOVE.

JOHN Q POLOWNER
1 MAIN ST
HOMETOWN NY 12345

Re 123 456 789 MS

Policy Number

JOHN Q. POLOWNER

Name of Insured

Dear Policyowner

We are writing to let you know that, as a result of your recent withdrawal from your Paid-Up Additions Rider, you will not be able to use the Accelerated Payment (AP) arrangement to pay your next annual premium.

Therefore, in order to keep your policy in full benefit, it is necessary for you to begin making out-of-pocket premium payments again.

You will be billed for your next premium due DEC 31, 1995.

If you have questions about the AP arrangement or your insurance coverage in general, please call your MetLife Representative at the telephone number listed above.

Sincerely

Tim Thomas

POLICY DISBURSEMENTS & ADMINISTRATION
METLIFE CUSTOMER SERVICE CENTER - WARWICK
DEC 05, 1995

CONFIDENTIAL

Thank you
for insuring
with
MetLife.

AP-2F

MP4011070882



**Marketing Communications
MetLife Individual Sales**

**Re Accelerated Payment (AP) Arrangement Customer
Communications**

To The Field Force

Beginning this month, important changes will appear on the anniversary statements mailed to policyholders whose premiums are being paid under the Accelerated Payment (AP) arrangement. The changes represent a major enhancement to MetLife's communications with policyholders about the status of their AP arrangements.

In October, "collapse" date messages were added to the bills and anniversary statements of AP policyholders whose dividend and/or Paid-Up Additions Rider (PUAR) balances would be insufficient to pay premiums for their policies sometime within the next five years. Now, we have taken a critical step forward -- the statements have been completely revised with a new look and additional information that make them easier to read and understand.

The customers whose AP arrangements will be insufficient in the next five years will have messages printed directly on their anniversary statements clearly outlining the three payment options available to them in this situation. What's more, these messages will be "personalized" to provide specific information for each policyholder regarding each option. This information will help these policyholders understand their alternatives and make the best decision for their particular circumstance. However, policyholders whose AP arrangements will not work to pay the next premium due will receive a Notice of Payment Due for the full premium in place of the Anniversary Statement.

The three payment options include:

- Paying the entire premium due out-of-pocket;
- Paying part of the premium with the current dividend and the balance out-of-pocket; or
- Allowing the AP arrangement to pay the premium for the current year.

The new messages will explain to each affected AP policyholder the exact impact each choice would have on the number of years the AP arrangement will work to pay future premiums.

CONFIDENTIAL

(See Reverse Side)

MP4011070883

CONFIDENTIAL

- 2 -

MP4011070884

Samples of the front page of the AP anniversary statements, which include examples of the messages your clients may receive, are attached. The attachments show the different types of accelerated payment that your customers may have.

Attachment 1 -- Accelerated Payment Type 1

With this AP type, the AP arrangement will pay premiums by withdrawals from only the PUAR.

Attachment 2 -- Accelerated Payment Type 2

This AP type pays premiums by withdrawals -- first from the PUAR and then from the dividends. Option 3 on the sample statement explains that if the policyholder uses the AP arrangement to pay the premium, the PUAR will be reduced to \$0.00. This will terminate the policyholder's right to use this rider. The policyholder can use the dividend to purchase Additional Paid-Up Insurance or leave it to accumulate with interest.

FIDENTIAL

Attachment 3 -- Accelerated Payment Type 2

Again, this AP type will pay premiums by withdrawals -- first from the PUAR and then from the dividends. On this sample statement, Option 3 explains that if the policyholder uses the AP arrangement to pay the premium, the PUAR balance will be reduced, but the rider will remain active. The policyholder has the choice of using the dividend to purchase Additional Paid-Up Insurance or leaving it to accumulate with interest.

Attachment 4 -- Accelerated Payment Type 3

With this AP type, the AP arrangement will pay premiums by withdrawals -- first from the dividends and then from the PUAR. The policyholder can choose to use the dividend to purchase Additional Paid-Up Insurance or leave it to accumulate with interest.

Attachment 5 -- Accelerated Payment Type 4

This AP type will pay premiums by withdrawals from dividends only. In this example, the dividends are used to purchase Additional Paid-Up Insurance.

Attachment 6 -- Accelerated Payment Type 4

Again, this AP type will pay premiums by withdrawals from dividends only. In this example the dividends are left to accumulate with interest.

Printed on the reverse side of each sample AP Anniversary Statement are samples of the corresponding SONIC screens that

MP4011070885

- 3 -

Account Representatives can access through the Accelerated Payment Billing Report on SONIC. These screens notify you which policyholders have been informed that their dividend and/or PUAR balances will be insufficient to pay premiums sometime in the next five years.

A copy of the AP Billing Report can be obtained by having a sales support associate access the Administrative Transactions Menu, 03 Print Reports Selection Menu, and key in either selection 17 or 18, Accelerated Payment Billing.

While these new messages will make it easier for customers to understand their AP arrangements and the payment options available to them, you may still receive calls from your clients who require additional information. For this reason, you should be prepared to discuss the payment options with them and help your AP clients determine the best course of action that will allow them to maintain their valuable insurance protection.

This important policyholder communication effort further demonstrates MetLife's commitment to full disclosure and represents a major cooperative effort by representatives of key business and administrative units in Individual Life Insurance and MetLife Individual Sales who make up the AP Natural Work Team. The team has made proactive communication to our policyholders about this payment arrangement one of its primary goals.

Watch for additional announcements concerning future enhancements to our policyholder communications and activities planned by the AP Natural Work Team.

If you have any questions regarding this new policyholder information initiative or the AP arrangement, please contact Alan Kandel, Product Manager, Life Product Planning, Individual Life Insurance, in the Bridgewater office at (908) 253-1240 or Roberta Steve, Manager, Customer Communications and Inforce Marketing Programs, Marketing Communications, MetLife Individual Sales, in the Bridgewater office at (908) 253-1122.

December 14, 1995

Attachments

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

stations?
Contact your MetLife
Representative:
313-995-1966

Sales Office/Agency:
019/834

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$641.80

Date Due

January 3, 1996

Policy Number
123 901 408 A

Face Amount Of Insurance

\$35,000

Payment Mode

Annual

Amount Paid/Date Paid

Name of Insured
Plan POLLY C HOLDER

WHOLE LIFE

WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 3, 1996.

1996 Dividend: \$92.43

Additional Paid-Up Insurance

Prior Balance:

864.30

Additional Insurance Earned on Prior Balance:

33.71

Amount Purchased by Current Dividend:

270.82

Total Additional Paid-Up Insurance (AI):

1,168.83

Payment Information

Amount Due (Premium):

\$641.80

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2001.
2. Use the 1996 dividend of \$92.43 plus \$549.37 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$898.01. The AP arrangement would pay premiums until the year 2001.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR reducing the PUAR amount of insurance to \$6,285.00. The AP arrangement would pay premiums until the year 2000.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 3, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
other
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 1

▲ Detach here and return
with your payment

Policy No.
123901408 A 345 1 000
Sales Office/Agcy.
019/834
Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Premium
641.80
Dividend
92.43

Date Due
January 3, 1996

Amount Due

\$ 641.80

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife

Mail to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

CONFIDENTIAL

MP4011070886

Sample Statement Screen. Will Not Appear on Actual Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995

DISTRICT 019 AGENCY 834 DATE PRODUCED 11/21/1995
 POLICY NO. 123 901 408 A ANNIVERSARY DATE 01/03/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME POLLY C HOLDER
 PREMIUM \$641.80 1996 DIVIDEND \$92.43
 CASH VALUE OF AI \$399.90 AI BALANCE \$1,168.83
 CASH VALUE OF PUAR \$2,150.06 PUAR BALANCE \$6,285.00
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 2. USE THE 1996 DIVIDEND OF \$92.43 PLUS
 OUT-OF-POCKET AMOUNT OF \$549.37 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The EnricherSM (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

MP4011070887



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Contact your MetLife
Representative:
501-753-8236

Sales Office/Agency:
C31/805

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$887.20

Date Due

January 8, 1996

Policy Number
123 138 100 A

Face Amount Of Insurance

\$40,000

Payment Mode

Annual

Amount Paid/Date Paid

Name of
Insured
Plan POLLY C HOLDER

LIFE PAID UP AT AGE 95

WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 8, 1996.

1996 Dividend:

\$340.89

Additional Paid-Up Insurance

Prior Balance:

6,083.08

Additional Insurance Earned on Prior Balance:

145.99

Amount Purchased by Current Dividend:

1,247.66

Total Additional Paid-Up Insurance (AI):

7,476.73

Payment Information

Amount Due (Premium):

\$887.20

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2003.
2. Use the 1996 dividend of \$340.89 plus \$545.31 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$6,229.07. The AP arrangement would pay premiums until the year 2002.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR and AI. The total AI bought by the dividends would be reduced to \$6,566.80. The PUAR amount of insurance would be reduced to \$0.00. This would terminate your right to buy Paid-up Additional Insurance under this rider. The AP arrangement would pay premiums until the year 2000.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 8, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
other
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 2

▲ Detach here and return
with your payment

Policy No.
123138100 A 343 1 000
Sales Office/Agcy.
C31/805
Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Premium
887.20
Dividend
340.89

Date Due
January 8, 1996

Amount Due

\$ 887.20

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife

Mail to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

FIDENTIAL

MP4011070888

MP4011070889

Sample S. C Screen. Will Not Appear on A. 11 Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATA 11/21/1995

DISTRICT C31 AGENCY 805 DATE PRODUCED 11/21/1995
POLICY NO. 123 138 100 A ANNIVERSARY DATE 01/08/1996
POLICYOWNER NAME POLLY C HOLDER
POLICYOWNER ADDRESS 123 MAIN ST
ANYTOWN PA 12345
INSURED'S NAME POLLY C HOLDER
PREMIUM \$887.20 1996 DIVIDEND \$340.89
CASH VALUE OF AI \$2,042.27 AT BALANCE \$7,476.73
CASH VALUE OF PUAR \$638.65 PUAR CEASED PREMIUM PAYING
***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
POLICYOWNER PAYMENT OPTIONS
1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2003
2. USE THE 1996 DIVIDEND OF \$340.89 PLUS
OUT-OF-POCKET AMOUNT OF \$546.31 -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The EnricherSM (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3690. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

NYHQ-1003308



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Questions?
Contact your MetLife
Representative:
918-665-3330

Sales Office/Agency:
881/837

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$1,177.25
Date Due
January 8, 1996
Policy Number
123 133 099 A
Face Amount Of Insurance
\$25,000
Payment Mode
Annual
Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER

Plan
WHOLE LIFE
WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 8, 1996.

1996 Dividend: \$332.76
Additional Paid-Up Insurance
Prior Balance: 2,317.79
Additional Insurance Earned on Prior Balance: 90.39
Amount Purchased by Current Dividend: 545.73
Total Additional Paid-Up Insurance (AI): 2,953.91

Payment Information

Amount Due (Premium): \$1,177.25

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2002.
2. Use the 1996 dividend of \$332.76 plus \$844.49 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$2,408.18. The AP arrangement would pay premiums until the year 2001.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR reducing the PUAR amount of insurance to \$262.00. The AP arrangement would pay premiums until the year 1999.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 8, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.



Accelerated Payment - Type 2

▲ Detach here and return
with your payment

Policy No.
123133099 A 342 1 000
Sales Office/Agcy.
881/837 Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA
Please make check or money order payable to MetLife
Mail to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

Premium
1177.25
Dividend
332.76
Date Due
January 8, 1996
Amount Due
\$ 1,177.25
Unscheduled Payment
\$
Amount Enclosed
\$

CONFIDENTIAL

MP4011070890

MP4011070891

Sample Screen. Will Not Appear on Actual Statement.**CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995**

DISTRICT B81 AGENCY 837 DATE PRODUCED 11/21/1995
 POLICY NO. 123 133 099 A ANNIVERSARY DATE 01/08/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME POLLY C HOLDER
 PREMIUM \$1,177.25 1996 DIVIDEND \$332.76
 CASH VALUE OF AI \$1,801.47 AI BALANCE \$2,953.91
 CASH VALUE OF PUAR \$159.56 PUAR CEASED PREMIUM PAYING
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
 2. USE THE 1996 DIVIDEND OF \$332.76 PLUS
 OUT-OF-POCKET AMOUNT OF \$844.49 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

Payments made by check or money order are considered paid when the full amount of the premium is received by MetLife from the collecting bank(s). Your check or money order must be payable in U.S. dollars only.

Please do not send cash.

For policies with The EnricherSM (The Paid-Up Additions Rider) only: Within certain limits, you can make an Unscheduled Payment to The Enricher, increasing your insurance protection and your policy's cash value. The amount you decided to pay to The Enricher is already included in the Amount Due. If you would like to pay more, enter the amount under "Unscheduled Payment" on the return portion of this Notice. Contact your MetLife Representative for more information.

Voting for the Board of Directors: You are entitled to vote for the Directors of the MetLife beginning with the first election held after your policy has been in force for one year, and continuing as long as your policy remains in force. The election is held annually on the second Tuesday of April at MetLife's home office, One Madison Avenue, New York, NY 10010-3890. You can vote in person or by mail, and you will receive a ballot before each year's election. You are entitled to one vote only, no matter how many MetLife policies or contracts you own. For more information, please write to the Secretary at the MetLife home office.

Nomination of Directors: In accordance with Section 4210 of the New York Insurance Law, the Board of Directors must nominate candidates (described as the "Administration Ticket") not less than five months before the election of Directors. Groups of policyholders and contract holders may also nominate Directors, but not less than five months before the election.

To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
12902 E. 51 ST. PO BOX 500
TULSA OK 74102

Section:
Contact your MetLife
Representative:
409-832-6344

Sales Office/Agency:
K51/801

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$967.35
Date Due
January 2, 1996
Policy Number
123 132 431 A
Face Amount Of Insurance
\$100,000
Payment Mode
Annual
Amount Paid/Date Paid

Name of Insured
Plan POLLY C HOLDER

LIFE PAID UP AT AGE 95
WITH THE ENRICHER/PAID-UP ADDITIONS RIDER (PUAR)

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 2, 1996.

1996 Dividend: \$540.82

Additional Paid-Up Insurance

Amount Purchased by Current Dividend: 7,831.07
Total Additional Paid-Up Insurance (AI): 7,831.07

Payment Information

Amount Due (Premium): \$967.35

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your PUAR and dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2001.
2. Use the 1996 dividend of \$540.82 plus \$426.53 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$0.00. The AP arrangement would pay premiums until the year 1999.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the PUAR and AI. The total AI bought by the dividends would be reduced to \$0.00. The PUAR amount of insurance would be reduced to \$2,464.00. The AP arrangement would pay premiums until the year 1997.

You will be receiving an Annual Statement detailing the value of your Paid-up Additions Rider shortly after January 2, 1996.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please place this statement with your policy.

Please refer to other side for important information.

Thank you for insuring with MetLife.



Accelerated Payment - Type 3

Detach here and return with your payment

Policy No.
123132431 A 348 1 000
Sales Office/Agcy.
K51/801
Name of Insured
POLLY C HOLDER
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Please make check or money order payable to MetLife
Mail to: METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

Premium 967.35
Dividend 540.82
Date Due January 2, 1996
Amount Due \$ 967.35
Unscheduled Payment \$
Amount Enclosed \$

CONFIDENTIAL

MP4011070892

~~Sample SL C Screen. Will Not Appear on Actual Statement.~~

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATA 11/21/1995

DISTRICT K51 AGENCY 801 DATE PRODUCED 11/21/1995
 POLICY NO. 123 132 431 A ANNIVERSARY DATE 01/02/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME LANGSTON SCOTT ADAMS
 PREMIUM \$967.35 1996 DIVIDEND \$540.82
 CASH VALUE OF AI \$540.81 AI BALANCE \$7,831.07
 CASH VALUE OF PDAR \$402.54 PDAR CEASED PREMIUM PAYING
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1997 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2001
 2. USE THE 1996 DIVIDEND OF \$540.82 PLUS
 OUT-OF-POCKET AMOUNT OF \$426.53 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1999
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 1997

MP4011070893

This side of your Anniversary Statement contains important information about your policy. If you have any questions on this information, please contact your MetLife Representative at the telephone number on the front of this Statement.

In the following sections, "you" and "your" mean the policyholder of the policy to which this Anniversary Statement applies. "Metropolitan," "MetLife" and "we" mean the Metropolitan Life Insurance Company.

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Please do not send cash.

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To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL



METROPOLITAN LIFE INS. CO.
700 QUAKER LANE PO BOX 300
WARWICK RI 02887

Customer:
Contact your MetLife
Representative:
404-934-7393

Sales Office/Agency:
212/814

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$329.45

Date Due

January 2, 1996

Policy Number
123 130 231 A

Face Amount Of Insurance

\$10,892

Payment Made

Annual

Amount Paid/Date Paid

Name of
Insured
Plan

POLLY C HOLDER

LIFE PAID UP AT AGE 90

Dividend Summary

Your 1996 dividend will be used to buy Additional Paid-up Insurance if premiums are paid to January 2, 1996.

1996 Dividend:

\$142.36

Additional Paid-Up Insurance

Prior Balance:

1,045.70

Additional Insurance Earned on Prior Balance:

26.67

Amount Purchased by Current Dividend:

253.40

Total Additional Paid-Up Insurance (AI):

1,325.77

Payment Information

Amount Due (Premium):

\$329.45

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2027.
2. Use the 1996 dividend of \$142.36 plus \$187.09 out-of-pocket to pay this year's premium. Your total AI would be reduced to \$1,072.37. The AP arrangement would pay premiums until the year 2002.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the total AI reducing it to \$739.90. The AP arrangement would pay premiums until the year 2000.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please
place this
statement
with your
policy.

Please
refer to
other
side for
important
information.

Thank you
for
insuring
with
MetLife.



Accelerated Payment - Type 4

▲ Detach here and return
with your payment

Policy No.
123130231 A 344 1 000
Name of Insured
212/814 **POLLY C HOLDER**
POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Premium
329.45
Dividend
142.36
Date Due
January 2, 1996

Amount Due
\$ 329.45

Unscheduled Payment

\$
Amount Enclosed

\$

NYW-12820A

Please make check or money order payable to MetLife

Mail to: **METROPOLITAN**
P O BOX 435
WARWICK RI 02887-0435

CONFIDENTIAL

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MP4011070895

Sample St C Screen. Will Not Appear on Ac l Statement.

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDATE 11/21/1995

DISTRICT 212 AGENCY 814 DATE PRODUCED 11/21/1995
 POLICY NO. 123 130 231 A ANNIVERSARY DATE 01/02/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME RONNIE A HOLIFIELD
 PREMIUM \$329.45 1996 DIVIDEND \$142.36
 CASH VALUE OF AI \$745.51 AI BALANCE \$1,325.77
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2027
 2. USE THE 1996 DIVIDEND OF \$142.36 PLUS
 OUT-OF-POCKET AMOUNT OF \$187.09 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2002
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

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Please do not send cash.

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To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

NYMO-102306



METROPOLITAN LIFE INS. CO.
700 QUAKER LANE PO BOX 300
WARWICK RI 02887

Contact your MetLife Representative:
813-847-2550

Sales Office/Agency:
B80/855

Accelerated Payment Anniversary Statement

POLLY C HOLDER
123 MAIN ST
SOMEWHERE USA

Amount Due
\$128.75

Date Due

January 4, 1996

Policy Number
123 162 621 A

Face Amount Of Insurance

\$25,000

Payment Mode

Annual

Amount Paid/Date Paid

Name of Insured
POLLY C HOLDER

Plan

WHOLE LIFE

Dividend Summary

Your 1996 dividend will accumulate with interest if premiums are paid to January 4, 1996.

1996 Dividend:

\$38.50

Dividends With Interest

Prior Balance:

330.46

Interest on Prior Balance:

14.87

Current Dividend:

38.50

Total Dividends With Interest (DWI):

383.83

Payment Information

Amount Due (Premium):

\$128.75

As requested, if you do not pay this premium out-of-pocket, it will be paid by the Accelerated Payment (AP) arrangement (See Option 3). However, please be aware that your dividends are not sufficient to pay premiums for the life of the policy. Dividends are not guaranteed. These calculations are based on the current dividend scale and are therefore subject to change in the future.

The following payment options are available:

1. Pay this year's premium out-of-pocket. The AP arrangement would pay premiums until the year 2006.
2. Use the 1996 dividend of \$38.50 plus \$90.25 out-of-pocket to pay this year's premium. Your total DWI would be reduced to \$345.33. The AP arrangement would pay premiums until the year 2004.
3. Allow the premium to be paid by the AP arrangement. The premium would be withdrawn from the total DWI reducing it to \$255.08. The AP arrangement would pay premiums until the year 2000.

For questions or service, please contact your MetLife Account Representative or call 1-800-MET-5000 (1-800-638-5000). Our busiest day is Monday, so it is best to call Tuesday through Friday, if possible.

Please place this statement with your policy.

Please refer to other side for important information.

Thank you for insuring with MetLife.



Accelerated Payment - Type 4

Detach here and return with your payment

Sales Office/Agcy.
B80/855

Policy No.

123162621 A 347 1 000

Name of Insured

POLLY C HOLDER

POLLY C HOLDER

123 MAIN ST
SOMEWHERE USA

Premium

128.75

Dividend

38.50

Date Due

January 4, 1996

Amount Due

\$ 128.75

Unscheduled Payment

\$

Amount Enclosed

\$

Please make check or money order payable to MetLife

Mail to:

METROPOLITAN
P O BOX 435
WARWICK RI 02887-0435

CONFIDENTIAL

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MP4011070897

Sample St C Screen Will Not Appear on Ac I Statement

CONFIDENTIAL: PROPERTY OF METROPOLITAN LIFE AND AFFILIATED COMPANIES
INDIVIDUAL LIFE INSURANCE WEEKLY LISTING OF
ACCELERATED PAYMENT BILLING ACTIVITY - RUNDAT 11/21/1995

DISTRICT B80 AGENCY 855 DATE PRODUCED 11/21/1995
 POLICY NO. 123 162 621 A ANNIVERSARY DATE 01/04/1996
 POLICYOWNER NAME POLLY C HOLDER
 POLICYOWNER ADDRESS 123 MAIN ST
 ANYTOWN PA 12345
 INSURED'S NAME JOHN CARUSO III
 PREMIUM \$128.75 1996 DIVIDEND \$38.50
 DMI BALANCE \$383.83
 ***** AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000 *****
 POLICYOWNER PAYMENT OPTIONS
 1. PAY THIS YEAR'S PREMIUM OUT-OF-POCKET -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2006
 2. USE THE 1996 DIVIDEND OF \$38.50 PLUS
 OUT-OF-POCKET AMOUNT OF \$90.25 -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2004
 3. ALLOW THE AP ARRANGEMENT TO PAY THIS YEAR'S PREMIUM -
 AP ARRANGEMENT WILL PAY PREMIUMS UNTIL 2000

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To be valid as a receipt, this form must be countersigned by the MetLife Representative to whom payment is made.

Receipt of \$ _____ is hereby acknowledged with thanks.

Countersignature _____ Date _____ 19 _____

CONFIDENTIAL

MP4011070898

TO: Distribution

FROM: William T. Barnewold
ILI Customer Services
Bridgewater Area 3E X2202

DATE: December 8, 1995

RE: Accelerated Premium (AP) arrangement

The attached summarizes several accomplishments of our AP Natural Work Team and outlines other key items close to being installed. Additionally, some of the AP (new and old) items are mentioned which will be addressed in 1996.

[REDACTED]

At the next Board of Directors meeting on December 19, 1995, John Tweedy will be updating the members on what is being done to overcome the concerns associated with "Vanishing Premium" cases. Our AP NWT actions will be one of the initiatives cited by Mr. Tweedy at that meeting.

So, it is appropriate to provide all of you with this same information and to recognize the outstanding work performed by all participating AP NWT representatives.

William T. Barnewold

CC: LaBadia, Doby

CONFIDENTIAL

REDACTED - ATTORNEY
CLIENT

CONFIDENTIAL

MP4011070899

TO: Thomas LaBadia
Vice-President
ILI Customer Services
Bridgewater

FROM: William Barnewold
Project Manager
ILI Customer Services
Bridgewater Area 3E X2202

DATE: December 4, 1995

Re: Accelerated Payment (AP) arrangement Policies

We electronically reviewed the Notice Business Policy Master file and Paid Up Additions Rider file to obtain current statistics about our active AP cases. Using the 1996 dividend scale, we determined how many policies are eligible for AP and how many will collapse before the life expectancy of the policy is reached. For policies whose AP arrangements will collapse, we categorized the number of policies into groupings by year.

The following AP information was determined as of 11/27/95:

- 149,482 policies is the total number of active AP cases
- 114,647 are fully sufficient for the life expectancy of policy
- 34,835 will collapse before reaching life expectancy of policy
- 7,945 will collapse after 10 years
- 13,588 will collapse somewhere between 5 and 10 years
- 8,760 will collapse somewhere between 2 and 5 years
- 4,542 will collapse within 2 years

On March 10, 1995, using the 1995 dividend scale, there were a total of 122,777 active AP policies. Of that number, 100,811 were determined to be fully sufficient and 21,966 would collapse. The expected rate of collapse then was 18% of the policies that are active on MetLife's AP arrangement.

Using the 1996 dividend scale, it is now expected that 23% of our AP arrangements will collapse before the policy life expectancy is reached.

The following AP NWT activities were pursued in an effort to better educate our policyholders about MetLife's AP arrangement, to prepare them if their AP arrangement doesn't meet expectations and to offer alternatives that will keep AP arrangements afloat.

MP4011070900

Completed and Installed:

1. In October 1994, Billing Notices started informing policy holders that AP arrangements cannot pay their next premium. Policyholders are advised to pay premiums out of pocket or contact their MetLife sales rep about making alternate payment arrangements. The field release instructed sale reps to use current year dividend for paying partial premium but the balance of the premium due must be paid out of pocket by policyholders. This method of payment will cease being a manual procedure when AP options are installed next month. There were between 5-15 policies each week that were offered this alternative in their billing notice between October 1994 and November 1995. The AP NWT representatives in Marketing and Customer Service Centers have reported that this enhancement was hardly noticeable by the field force and policyholders since it was implemented judging by the number of inquiries received.
2. In March 1995, AP letters were introduced and mailed to policyholders directly when they terminate their AP arrangement or change their policy, mode of payment or dividend option. A SONIC message is sent to sales offices.
3. AP arrangement stuffers in letters 4/95; Annual Notices 8/95
The MetLife AP arrangement 1 page stuffer contains the same information that is in MetLife's multi-page AP arrangement brochure. In April 1995, we started mailing the stuffer to policyholders with their AP Eligibility letters and Welcome to AP letters. In August 1995, we mailed the stuffer with AP Anniversary Statement/Billing Notice. The latter will continue for 1 year. The multi-page brochure is given to policyholders primarily by sales reps and customer service reps as opportunities present themselves.
4. In October 1995, Billing Notices started showing Collapse Date when AP arrangements are within 5 years of being insufficient to pay premiums.
Additional wording was included to advise policyholders that their AP arrangements will collapse and indicates the future anniversary date when collapse will occur. They are told to contact their MetLife sales rep if they have questions and to inquire about payment alternatives. A SONIC message is sent to the sales office.

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5. ABCs of Dividends and Outlook

The ABCs of Dividends brochure was reprinted and advertised in Outlook which was mailed to policyholders on a regular basis during the 2nd Quarter of 1994 through the 1st quarter of 1995. Information about AP arrangements was one of the sections in ABCs that was included in Outlook. Recipients were instructed to call or return a tear off in the same envelope with their premium payment if they wanted a copy of ABCs. Marketing Communications informed us that they received 6,271 requests for single and multiple copies of ABCs of Dividends.

Pending completion and installation

1. As of December 1995, we will start mailing AP Letters directly to policyholders at the time they disrupt their AP arrangement by taking loans, withdrawing dividends or making PUAR withdrawals. This policyholder action causes the AP arrangement to collapse before the life expectancy of the policy. The Customer Service Reps are already alerted to this fact on PIOS before entering the transaction and are in a position to advise policyholders beforehand. A SONIC message will be sent to sales office for each AP letter mailed to a policyholder.
2. Starting with February 1996 policy anniversaries, the Billing Notice portion of the Anniversary Statements will offer options to policyholders whose AP arrangements are collapsing within 5 years.

The AP options are 1) pay this year's premium out of pocket 2) use current year dividend to pay part of this year's premium and pay the remainder out of pocket or 3) allow premium to be paid by the AP arrangement.

Each option will show the year to which AP arrangement will pay premiums if that option is chosen by the policyholder. A SONIC message showing this same information will be sent to the sales office.

The AP Billing Notice will state that dividends are not guaranteed and that calculations shown are based on current scales and are therefore subject to change in the future.

3. Additional Survivorship Whole Life policy support is being developed and close to installation whereby premiums will be paid electronically through the AP arrangement. SWL policies already have AP support installed to determine eligibility and send billing notices.

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Future AP work to be started in 1996

1. Add wording as required to AP annual notices.
 - a. For policies within the 5 year collapse window, and as long as they remain inside a 5 year window, continue to provide updated options and date information on those Billing Notices each year. Policies that subsequently move outside the 5 year window will cease to receive information about options and collapse.
 - b. Add "dividends are not guaranteed" wording to annual notices sent to 1) fully sufficient AP cases and 2) those who will collapse but are outside the 5 year window and not being offered options.

NOTE: eventually all communications mailed to policyholders containing dividend information will have the "dividends are not guaranteed" phrase included in their text in 1996.

2. Explore further how Administrative systems can capture and store meaningful AP information on electronic files which is indicative of the understanding reached between sales rep/broker and policyholder at time of illustration and policy issue. Some information is already being captured in signed illustrations and put on microfilm.

At the time of illustration and policy issue, information such as type of AP arrangement and start up year to automatically test for AP eligibility has to be recorded on Administration files. Automated letter correspondence would be required to verify this information with the policyholder and rep/broker shortly after issuance of a policy. Future correspondence to inform policyholders, sales reps/brokers of eligibility and disposition of their AP arrangement at time of activation will be necessary too.

3. Provide additional AP arrangement systems support for Flexible Whole Life plans, for new L98 with Paid Up Additions Riders and for Flexible Additional Insurance Riders.
4. Expand the electronic calculation of AP eligibility and other systems support to include payment of rider premiums as part of our AP arrangement processing (other than PUAR and FLAIR).

In addition to all that is mentioned above, there are other AP activities being worked on by ILI units besides the NWT. One of these activities is the New Business Placement Call Out program which is ongoing and being conducted by Johnstown. Policyholders are asked about their policy including questions about AP. There is also a Policyowners Manual, being developed by ILI Prod Mkt Dev, that will soon be given out with every new issue of Life at 98 policies. This document also contains information about AP.

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MP4011070903

In summation, our AP NWT has made significant progress by implementing much needed support at a time when MetLife is being questioned by its policyholders, the media, outside legalities, insurance departments as well as by members of our own legal, ethical and compliance units. The AP activities that are installed and those close to being completed have reached that point because of the determination of our NWT to overcome the obstacles that we faced.

A main obstacle was securing/maintaining the discipline required by our NWT to work on AP while also working on their own day to day jobs. All of our members have other high priority work that must be completed on a timely basis. No one is exclusively assigned to work solely on the AP effort. We, like many other NWTs, are faced with being spread out between remote sites including Tulsa, Warwick, Scranton, New York and Bridgewater. We accomplished our objectives with very minimal travel. Instead, but not without difficulty, we maximized the use of teleconferencing. Through all of this, the AP NWT managed to accomplish its most meaningful objectives which I outlined above.

William Barnewell

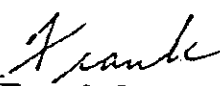
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MP4011070904

Jim Rayl
Director
Customer Services & Communications
MetLife Customer Service Center
Tulsa, OK

Your memo on APP was of great interest. Can you give me some details on the number of calls about going on APP and the number about resuming premium payments?

On the broader issue of providing customer service, please have faith and don't get hung up if someone mentions expense. We're making progress and we're still on track and you deserve a lot of the credit for changing attitudes.


Francis P. Lynch
Senior Vice-President
Customer Services
Individual Life Insurance

November 9, 1995

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MP4011070905

ACCELERATED PAYMENT (AP) ARRANGEMENT

Tulsa Customer Services

B. Gardner
D. West *
C. Fager *
D. Lyons
J. Eidschun *
L. Grant *

Warwick Customer Services

C. Farugia *
K. Schoos *
A. Smith
B. Glittone *
T. Thomas *
P. Knott *

I.L.I. Financial Mgmt.

R. Schlanger BRW 3E
G. Fallahee BRW 3E
T. Weigand BRW 3E
A. Compasano BRW 1N
R. Flanagan BRW 1N
R. Musen BRW 1E

I.L.I. Career Agy. Oper.

M. Harwood BRW 1E
K. Kirk * BRW 1N
B. Kerr * BRW 1N

I.L.I. Product Planning

A. Kandel * BRW 1N
M. Kaplan BRW 1N

I.L.I. Marketing

R. Steve * BRW 1NW
D. McGrath * BRW 1NW

Law

I. Shuman * NYHO 7G

I.L.I. Customer Services

T. LaBadia BRW 2E
S. Kopolovics BRW 2E
J. Hodel SCC
R. Delaney * SCC
R. Schramm BRW 3E
W. Barnewold * BRW 3E
R. Brennan * BRW 2E
T. Brownlee * SCC
A. Corrente * SCC
K. Craven * SCC
N. Giacometti SCC
R. Kubick * SCC
E. Kocis * SCC
L. Kochis SCC
K. Gawel SCC
J. Kozlowski * BRW 3E
T. Lovelace * SCC
W. Magnot * SCC
J. McClurg SCC
R. Ruggieri BRW 3E
J. Tyson * SCC
B. DeSandre * BRW 3E
P. McLoughlin * BRW 3E
M. McCleneghan* SCC
K. Panzino * BRW 3E
J. Rightor SCC
E. Wasser * SCC

I.L.I. Consulting Services

L. Vranka NYHO 5E
M. McDermott* NYHO 5E

Canadian Operations

C. Ferguson CCC
C. Hanrichs Can.Hd Off.
P. Roy Can. Hd. Off.

* - AP NWT MEMBERS

cc AP nwt

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MP4011070906

Accelerated Payments

The following AP actions are contemplated for 1995. Activity number 3 requires further concurrence by additional members of top management. Target dates for completion and installation are provided in most cases.

1. The stuffer version of the AP arrangement brochure has been printed and a supply of about 85,000 has been delivered to Scranton. Another 15,000 brochures will be attached to the field release.

All active AP policyholders will have the stuffer version of the brochure mailed to them in the same envelope with their AP Anniversary Statement. It will take a calendar year to reach them all.

The Welcome to AP letters, which installed on March 9, 1995, will now have a stuffer included in the envelope as they are mailed.

[REDACTED] The mailings will begin in early April 1995.

2. Special runs are being made to determine how many base policies with/without PUAR have an AP arrangement that is going to collapse before the life expectancy of the policy is reached. Policies are going to be valued by PHIOS/Engine to determine how many are going to collapse. The policies will be categorized as collapsing within a year, within 2 years, within 5 years, within 10 years and 10 years or more. Policy numbers and other information will be extracted from the master files.
3. If an AP arrangement is expected to "collapse" at the anniversary after next, then "collapse" year will be shown on Anniversary Statements. It is intended not to show "collapse" year information when an AP arrangement is more than two anniversaries away from "collapse". Additional testing is underway to enable this type of collapse year sensitivity. The 2 year anniversary threshold may be temporary but it is planned to reach those who are closer to "collapse".

Additional members of top management have to approve this threshold strategy and the collapse year parameter selected. Based on results of item 2. above and experience with the 2 year anniversary threshold policies, a decision can be made to stay with 2 years or alert policyholders when within 5, 10 or more anniversary years of the expected collapse.

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REDACTED - ATTORNEY
CLIENT